
From: Scott Culbertson [mailto:rscott@culbertsonfinancial.net]

Sent: Wednesday, March 09, 2011 3:33 PM

To: EBSA, E-ORI - EBSA

Subject: Comments.

The process makes it difficult to help employees with simple and easy to understand information. The more rules the hard it is to motivate individuals to save for future retirement. As person who has sat down with thousands of individuals at retirement time-I see first hand the short falls our current system. Make it more difficult with more paperwork is not the answer. It does seem to be the answer regulators can come up with.

Scott Culbertson, CFP[®], CEBS, RFC
Investment and Insurance Advisor

Culbertson Financial Services
105 West Main Street, PO Box 875
Boalsburg, PA 16827

Phone: 814-808-6029
Toll Free: 800-292-3001
Fax: 814-808-6054

Securities and Advisory Services offered through LPL Financial. Member FINRA/SIPC

Notice: The information transmitted by this e-mail is considered privileged and confidential and is intended only for the use of the individual or entity named to receive this transmission. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you should be aware that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please permanently destroy it. Thank you.